

Case	Parties	Pay Schedules	Payees	Financials	PlanCalc 3	Forum	Documents (7)	Docket	Attach	Matters	Worksheets
Recently Accessed Cases											14-41587-R FRANK TITUS AVIGNONE
14-41587-R		FRANK TITUS AVIGNONE (XXX-XX-9679) ⓘ				\$1,325.00 MO ⓘ		Bar Date: ⓘ 12/10/2014 1/26/2015			
1325(b)(2) \$41,749.20		SARAH SIEG AVIGNONE (XXX-XX-4933) ⓘ						Confirmed: ⓘ		Not Confirmed Bar Check is NO	
Tackle Me		Attorney: PREVOST & SHAFF {N 9/4/07} ⓘ						Case Status: ⓘ		CONFIRMATION PENDING	

Part I:	Show Income <input type="button" value="v"/>	State:	Texas <input type="button" value="v"/>	<input type="button" value="Update"/>	<input type="button" value="Edit Form"/>	<input type="button" value="Show Trustee Column"/>	
Status:	Married, filing jointly <input type="button" value="v"/>	County:	Collin <input type="button" value="v"/>	Table Date: 5/1/2014 <input type="button" value="v"/> Updated!			

Part I. Calculation of Current Monthly Income					
1 ⓘ	Marital / filing status.	Married, filing jointly		Debtor's Income	Spouse's Income
2 ⓘ	Gross wages, salary, tips, bonuses, overtime, commissions.			\$13,786.11	\$0.00
3 ⓘ	Income from the operation of a business, profession, or farm.	Debtor	Spouse		
	Gross receipts:	\$0.00	\$0.00	\$0.00	\$0.00
	Ordinary and necessary business expenses:	\$0.00	\$0.00		
4 ⓘ	Rent and other real property income.	Debtor	Spouse		
	Gross receipts:	\$0.00	\$0.00	\$0.00	\$0.00
	Ordinary and necessary operating expenses:	\$0.00	\$0.00		
5 ⓘ	Interest, dividends, and royalties.			\$0.00	\$0.00
6 ⓘ	Pension and retirement income.			\$0.00	\$0.00
7 ⓘ	Regular contributions to household expenses.			\$0.00	\$0.00
8 ⓘ	Unemployment compensation.	Debtor	Spouse		
	Unemployment compensation claimed to be a benefit under the Social Security Act:	\$0.00	\$0.00	\$0.00	\$0.00
9 ⓘ	Income from all other sources. ⓘ	Debtor	Spouse		
	Income Source			\$0.00	\$0.00
10 ⓘ	Subtotal of current monthly income.			\$13,786.11	\$0.00
11 ⓘ	Total current monthly income.			\$13,786.11	

Part II. Calculation of 1325(b)(4) Commitment Period					
12 ⓘ	Enter the amount from Line 11.			\$13,786.11	
13 ⓘ	Marital adjustment.			\$0.00	
14 ⓘ	Current monthly income for 1325(b)(4).			\$13,786.11	
15 ⓘ	Annualized current monthly income for 1325(b)(4).			\$165,433.32	
16 ⓘ	Applicable median family income.	Household Size: Six		\$85,770.00	
17 ⓘ	The applicable commitment period is 5 years.			\$79,663.32	

Part III. Application of 1325(b)(3) for Determining Disposable Income					
18 ⓘ	Enter the amount from Line 11.			\$13,786.11	
19 ⓘ	Marital adjustment.			\$0.00	
20 ⓘ	Current monthly income for 1325(b)(3).			\$13,786.11	
21 ⓘ	Annualized current monthly income for 1325(b)(3).			\$165,433.32	
22 ⓘ	Applicable median family income.			\$85,770.00	
23 ⓘ	Disposable income is determined under 1325(b)(3).			\$79,663.32	

Case 14-41587-1 Filed 10/10/14 Entered 10/10/14 11:51:56 Desc Exhibit 2					Page 2 of 3	
24A	National Standards: health care.	Household members under 65 years of age			Household members 65 years of age or older	\$2,078.00
24B		a1. Allowed per member	\$60.00	a2. Allowed per member	\$144.00	\$360.00
		b1. Number of members	6	b2. Number of members	0	
		c1. Subtotal	\$360.00	c2. Subtotal	\$0.00	
25A	Local Standards: housing and utilities; utilities/maintenance expense.					\$704.00
25B	Local Standards: housing and utilities; mortgage/rental expense.	IRS Housing and Utilities Standards; mortgage/rent expense			\$1,835.00	\$1,835.00
		Average Monthly Payment for any debt secured by you home, if any, as stated in Line 47			\$0.00	
		Net mortgage/rental expense			\$1,835.00	
26	Local Standards: housing and utilities; adjustment.					\$0.00
27A	Local Standards: transportation; vehicle operation/public transportation expense.	Adjustment:	\$200.00	Number of Vehicles:	Two or more	\$554.00
27B	Local Standards: transportation; additional public transportation expense.					\$0.00
28	Local Standards: transportation ownership/lease expense; Vehicle 1.	Number of Vehicles:			One	\$309.07
		IRS Transportation Standards, Ownership Costs			\$517.00	
		Average Monthly Payment for any debt secured by Vehicle 1, as stated in Line 47			\$207.93	
29	Local Standards: transportation ownership/lease expense; Vehicle 2.	Net ownership/lease expense for Vehicle 1			\$309.07	\$0.00
		IRS Transportation Standards, Ownership Costs			\$517.00	
		Average Monthly Payment for any debt secured by Vehicle 2, as stated in Line 47			\$0.00	
30	Other Necessary Expenses: taxes.	Net ownership/lease expense for Vehicle 2			\$517.00	\$4,460.73
31	Other Necessary Expenses: involuntary deductions for employment.					\$0.00
32	Other Necessary Expenses: life insurance.					\$305.00
33	Other Necessary Expenses: court-ordered payments.					\$1,382.00
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.					\$0.00
35	Other Necessary Expenses: childcare.					\$0.00
36	Other Necessary Expenses: healthcare.					\$0.00
37	Other Necessary Expenses: telecommunication services.					\$100.00
38	Total Expenses Allowed under IRS Standards.					\$12,287.80

Subpart B: Additional Expense Deductions under 707(b)
(Do not include any expenses listed in 24A-37)

(Do not include any expenses listed in 24A-37)				
39 ⓘ	Health Insurance, Disability Insurance, and Health Savings Account Expenses.	Health Insurance:	\$259.00	\$259.00
		Disability Insurance:	\$0.00	
		Health Savings Account:	\$0.00	
	If you do not actually expend this total amount, state your actual total average monthly expenditures.		\$0.00	
40 ⓘ	Continued contributions to the care of household or family members.			\$0.00
41 ⓘ	Protection against family violence.			\$0.00
42 ⓘ	Home energy cost in excess of the allowance specified by the IRS Local Standard.	Actual Expense:	\$0.00	\$0.00
43 ⓘ	Education expenses for dependent children under 18.			\$99.36
44 ⓘ	Additional food and clothing expense.	Actual Expense:	\$0.00	\$0.00
45 ⓘ	Continued charitable contributions.			\$0.00
46 ⓘ	Total Additional Expense Deductions under 707(b).			\$358.36

Subpart C: Deductions for Debt Payment

Support G: Deductions for Debt Payment					
47 ⓘ	Future payments on secured claims. ⓘ				\$207.93
	Creditor Name	Property Securing the Debt	Average Monthly Payment	Includes Taxes or Insurance	
	WELLS FARGO AUTO	Vehicle 1	\$207.93	No	
48 ⓘ	Other payments on secured claims. ⓘ				\$0.00
	Creditor Name	Property Securing the Debt in Default	1/60th of the Cure Amount		
	WELLS FARGO AUTO	Vehicle 1	\$0.00		
49 ⓘ	Payments on prepetition priority claims ⓘ		Priority Adjustment:	\$8,289.16	\$138.15
50 ⓘ	Chapter 13 administrative expenses.				\$98.05
	Projected average monthly Chapter 13 plan payment:			\$1,325.00	
51 ⓘ	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees:			7.40%	\$444.13
	Total Deductions for Debt Payment.				

Subpart D: Total Deductions Allowed under 707(b)(2)

52	Total of all deductions allowed under 707(b)(2).					\$13,090.29
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53	i	Total current monthly income.							\$13,786.11
54	i	Support income.	Case 14-41587	Doc 24-1	Filed 10/10/14	Entered 10/10/14 11:51:56	Desc Exhibit		\$0.00
55	i	Qualified retirement deductions.							\$0.00
56	i	Total of all deductions allowed under 707(b)(2).							\$13,090.29
57	i	Deduction for special circumstances. i							\$0.00
			Description				Amount		
58	i	Total adjustments to determine disposable income.							\$13,090.29
59	i	Monthly Disposable Income Under 1325(b)(2).							\$695.82

Part VI. ADDITIONAL EXPENSE CLAIMS

60	i	Other Expenses. i							\$0.00
			Expense Description				Monthly Amount		

Removed luxury home.

#43 based on documentation provided.

x 60
\$41,749.20